

## ALDRICH'S PLAN FOR FINANCIAL REFORMS

Association of National Banks with \$300,000,000 Capital Proposed.

## CREDIT BASIS FOR CURRENCY

National Savings Banks and Trust Companies Suggested—To Regulate Discount Rates.

## SALIENT POINTS OF ALDRICH PLAN.

Creation of the "Reserve Association of America," capital, \$300,000,000; one-half paid up.

Reserve association to issue its own notes as national bank notes are retired.

Ample provision for emergency currency.

Reserve association to be government's fiscal agent, government and stockholders to be its sole depositors.

National bank law to be amended to authorize national savings banks and national trust companies.

Aldrich plan makes available for circulation 80 per cent of the reserve which national banks are compelled to hold.

Also makes available entire working balance of United States Treasury.

Plan provides for branches of reserve association in foreign countries.

Reserve association authorized to make rediscounts and fix uniform rate of discount.

All national banks permitted to become stockholders in reserve association to extent of 20 per cent of their capital stock.

Reserve association to be controlled by directors consisting of six ex-officio members—namely, the Secretaries of the Treasury and Commerce and Labor, the Controller of the Currency, a Governor and two deputies and all Presidential appointees.

Thirty-nine directors chosen to represent branch associations in each of the fifteen districts into which the country is divided.

The directors to be divided into four classes: Six ex-officio; fifteen to be chosen, one each, by directors of branch associations; twelve to be chosen by voting representatives of branch associations, in accordance with stock holdings in reserve association, and twelve chosen by the other directors, and to consist of representatives of industrial, commercial, agricultural and other interests and not to include bank directors.

## A CHECK TO GERMANY

Holland Refuses to Make a Great Fortress at Flushing.

(By Cable to The Tribune.)

London, Jan. 18.—From Amsterdam comes the important announcement that Holland has decided to withdraw, with a view to the modification of the defence scheme, one of the principal objects, which was to make Flushing the Gibraltar of the North. This proposal, which was inspired by German interests, had aroused alarm in Belgium, as it threatened to destroy the benefits of the neutrality guaranteed by the powers under the Treaty of London in 1839.

The erection of powerful fortifications at Flushing would have had the double effect of closing the Scheldt to navigation at will and cutting Antwerp off from aid by Great Britain in case of need. In this manner Belgium could have been deprived of supplies for its army and inhabitants, and British ships could have been prevented from reaching Antwerp.

The decision of the new Dutch War Minister to reconsider the question will be unpalatable in Germany, as it is the first severe check sustained by the great military schemes which the Kaiser is steadily developing in the North Sea.

## LAD IN HYDROPHOBIA'S GRIP

Dread Disease Develops After Nearly Two Months.

Edward Charon, eleven years old, of No. 66 Vanduyke street, Brooklyn, was removed to the Kings County Hospital yesterday morning suffering with hydrophobia. He was bitten on November 22 while playing in front of the Visitation schoolhouse, at Van Brunt street and Visitation place. His stepfather, Thomas Scherbert, took him to the building of the Health Department, in East 16th street, Manhattan, where he was treated for twenty-one days. The boy was then allowed to go home, and his parents were told to send word of him from time to time.

Afterward the lad had a headache and a fever, and the Board of Health was so informed. His condition continuing to grow worse, the family physician was called, and he said that hydrophobia had developed. It was said at the Kings County Hospital last night that he had a chance for life.

Charles Fitzpatrick, living with his parents at No. 144 Conover street, was attacked by the dog at the same time. He was treated by the physicians, and up to the present he is said to have given no cause for alarm.

## GIRLS BOYCOTT VANDYKES

Fair Co-Eds Cancel Invitations to Bewinkered Seniors.

(By Telegraph to The Tribune.)

Pittsburg, Jan. 17.—The girls at Allegheny College, Meadville, Penn., have declared war on eleven splendid young Vandyke beards, the pride of eleven proud seniors. Invitations to class functions have been cancelled, and the "co-eds" have delivered their ultimatum that they will not recognize the offending seniors till the beards are removed.

At the close of chapel yesterday the men seniors were met in front of the entrance by twenty fair "co-eds," each carrying an umbrella, from which hung the emblem, "Our beards are clipped."

The men of the senior class retired to their quarters and took a vote on the matter of the offending beards. The smooth shaven seniors agreed to stand by their bearded brethren.

The "co-eds" say it has been resolved by one of the girls "frats" that the girls will not graduate from the same platform with the men if the beards remain until then. The owners of the offending Vandykes say they will not be coerced.

## A SENATE MYSTERY

Smoot, Bourne and a Big Stack of New Banknotes.

Washington, Jan. 17.—In the busiest hour in the open Senate to-day Senators Smoot, of Utah, and Bourne, of Oregon, were observed to be in close conference over a large assortment of brand new banknotes, spread over the desk in front of the Oregonian.

When asked for an explanation, the Senators laughed hilariously. Mr. Bourne declared that his associate was trying to bribe him to vote for the establishment of the initiative and referendum throughout the country, while the Utah Senator said that he was engaged in demonstrating that Mr. Bourne did not know half as much about money as he pretended.

The mystery was by no means cleared up when, after an exhibition of fifteen minutes, the Senator from Utah gathered up all the bills, placed them carefully in an envelope and put them in his pocket. As the Oregonian made no objection, the general opinion was that it had been a "gentleman's affair," and that with his usual good luck, Mr. Smoot had come out ahead.

## ELOPED, AND UNFORGIVEN

Son of Pittsburg Millionaire Then Goes to Work.

(By Telegraph to The Tribune.)

Pittsburg, Jan. 17.—Social Pittsburg is discussing the elopement of Willis J. McCook, eldest son of Willis McCook, a millionaire attorney, director of the Equitable Assurance Society, banker and a director in the Carnegie Steel Company, with the daughter of a carpenter, McCook, who is barely twenty, disappeared last Thursday, on the eve of the departure of the McCook family for a European trip. He returned on Saturday night with a bride, Margaret Norris, daughter of Ephraim Norris, of the suburb of Brushton.

The couple were married in Cumberland, Md., on Thursday. When they returned to Pittsburg the groom's father refused to admit them to the McCook home. The parents of the bride also declined to take them in. The McCooks are Catholics and the Norrises, who are Scotch Presbyterians, have strong religious scruples.

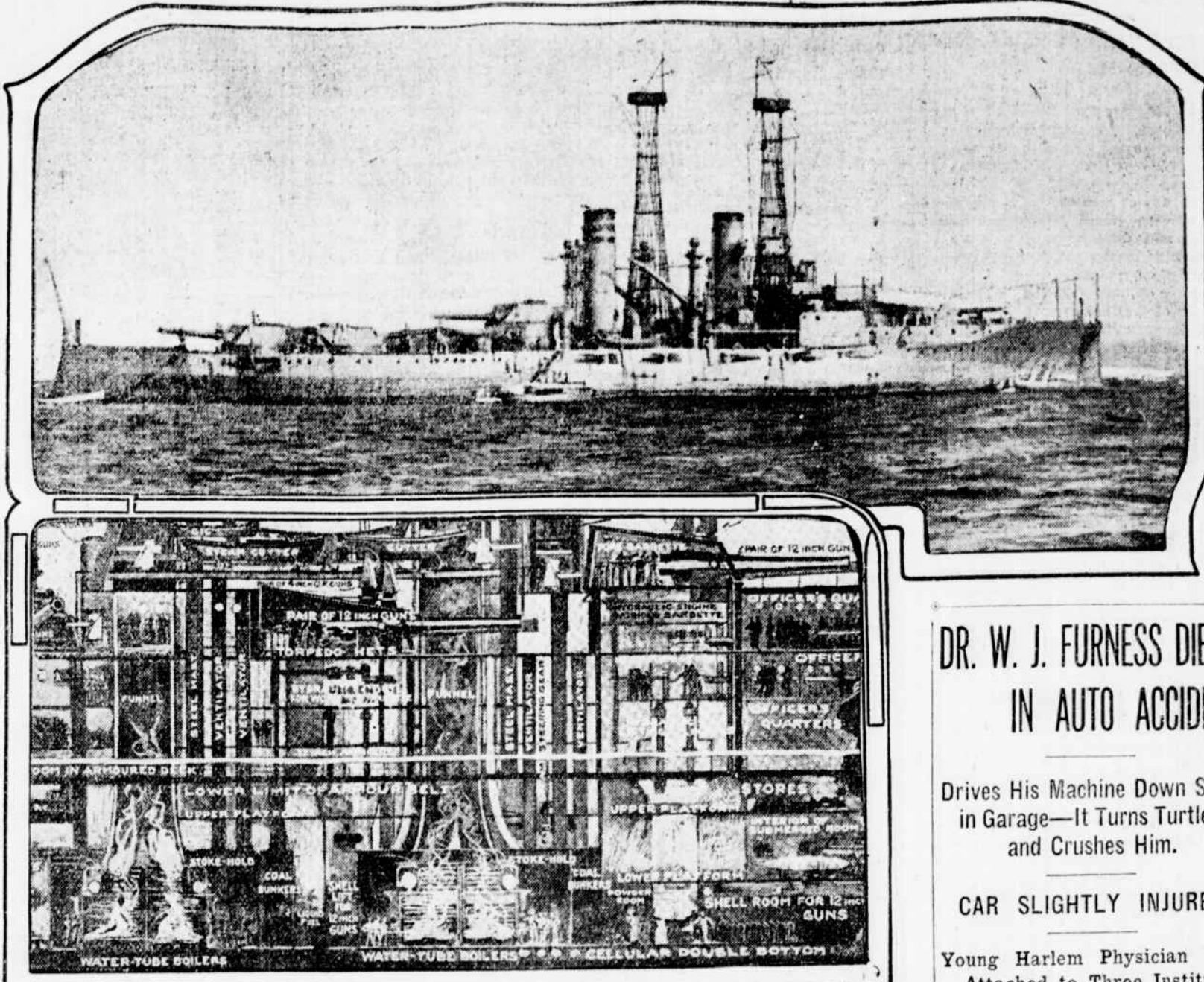
The young couple took a modest flat in McKeesport, where McCook got work as a draftsman. The McCooks are among the most active church workers and philanthropists in Pittsburg.

ONLY 51 HOURS TO HAVANA. Atlantic Coast Line, N. Y. & Florida Special leaves Penna. Station 12:30 P. M. All "East Coast" points reached. 1218 B'way.—Adv.

MAILLARD'S VANILLA CHOCOLATE. Famous over 60 years for superiority, purity & richness of its true Vanilla flavoring.—Adv.

PINEHURST—CAMDEN—FLORIDA. Seaboard Air Line Ry. through service best. Office, 1183 B'way. Phone 3644 Mad.—Adv.

## THE BATTLESHIP DELAWARE, ON WHICH AN EXPLOSION KILLED EIGHT MEN.



TRANSVERSE SECTION OF THE MIDSHIPS OF THE BATTLESHIP, SHOWING WHERE THE BOILER ROOMS, IN WHICH THE EXPLOSION OCCURRED, ARE PLACED, DEEP DOWN IN THE SHIP.

## CAUCUS BOLTERS HOLD SHEEHAN IN CHECK

Tammany's Candidate Lacks Nine of a Majority to Make Him Senator.

## A JOINT BALLOT TO-DAY

General Opinion in Albany Is That Both Sheehan and Shepard May Be Eliminated from the Contest.

(By Telegraph to The Tribune.)

Albany, Jan. 17.—Voting separately to-day, the two houses of the Legislature were deadlocked on candidates for the United States Senate.

William E. Sheehan received the full caucus vote, but in the Senate he lacked one vote of a majority and in the Assembly, on to-day's attendance, eight votes. From indications late to-night, almost no chance exists that he can get the necessary majority on the first ballot of the houses in joint session to-morrow.

Ardent Sheehan men maintain that the first ballot will show a gain of at least four votes over the total of ninety-one registered to-day. That, however, would leave Mr. Sheehan six votes short of the necessary 101 on a full attendance of the Legislature. Many here feel that to-day's vote was high mark for Sheehan for all time, and that future ballots will develop only a growing weakness.

The resultant situation is clear only in one thing—that overnight the balance of power has been transferred from Charles Francis Murphy, of Tammany, and his clique of allied bosses to the group of Democratic legislators who bolted their caucus. To the twenty Senators and Assemblymen who last night signed the statement of defiance of Murphy and his boss—for that's what it was, in intent if not in actual words—one was added to-day. He was Assemblyman Fry, of Kings, who issued an individual defiance last night.

## Veto Over Tammany.

These men at two meetings to-day agreed to stand together in opposition to a Tammany Senator and any further Tammanizing of the Legislature. A further meeting will be held to-morrow, at which a definite scheme of action may be outlined. At present there is no plan to bind these insurgents to the support of any one candidate for Senator. Their effectiveness lies in a sort of veto power against Tammany.

If projects now under discussion take solid form, that veto power will be exercised on other matters than the Senatorship. There is now among these men a distinct desire, if not an actual agreement, to stand together all through the session on matters of legislation and on party policies.

If they voted in a block, and the Tammany men effected no bi-partisan combination with "old guard" Republicans as disgraced the last legislative session, these insurgents would hold a balance of power in each house. Such a course most of them believe desirable, not only as a protest against Tammany Hall, but also to protect themselves from Tammany revenge later in the year.

At present this veto power is a distinct menace to Murphy and Sheehan in the Senatorship fight, aside from its menace to Murphy in future matters. Unmistakable evidence was given to-day of their realization of the immediate power of the insurgents. Promises and threats alike were bestowed on them by Murphy and Sheehan in an endeavor to get them into line for the man whom the "big boss" is supporting just now. Pressure of every degree was applied to

## WIFE BEATER MUST PAY \$500

Kansas Judge Bases Fine Upon Size of Woman.

Kansas City, Jan. 17.—Upon the size of the wife a man beats depends the size of the fine he must pay in Judge Carlisle's court in Kansas City, Kan. Yesterday Luther Chamber was fined \$5 for beating his wife. He said he could prove by her that it was his first offence. A sweet-faced little woman walked out of the crowd to take the witness stand.

"Is that small woman your wife?" asked the court before she had testified.

"Yes," responded Chambers.

"Your fine is raised to \$500," said the judge.

## WIFE BEATER MUST PAY \$500

Kansas Judge Bases Fine Upon Size of Woman.

Kansas City, Jan. 17.—Upon the size of the wife a man beats depends the size of the fine he must pay in Judge Carlisle's court in Kansas City, Kan. Yesterday Luther Chamber was fined \$5 for beating his wife. He said he could prove by her that it was his first offence. A sweet-faced little woman walked out of the crowd to take the witness stand.

"Is that small woman your wife?" asked the court before she had testified.

"Yes," responded Chambers.

"Your fine is raised to \$500," said the judge.

## WIFE BEATER MUST PAY \$500

Kansas Judge Bases Fine Upon Size of Woman.

## WILL NOT SUE ROOSEVELT

Governor Baldwin Makes Announcement in New Haven.

New Haven, Jan. 17.—"The Journal-Courier" will say to-morrow that Governor Simeon E. Baldwin does not intend to sue former President Roosevelt.

Governor Baldwin, when asked to-night if he had written a letter to Mr. Roosevelt to that effect, stated that he did not care to say anything about that, but added:

"Oh, I don't intend to sue him. I have had considerable correspondence on the matter."

## STEEL PRESIDENT'S PAY CUT

Farrell to Get \$50,000—Schwab and Corey's Salary \$100,000.

The United States Steel Corporation has cut the salary of its president to \$50,000 a year. Although Charles M. Schwab and William E. Corey, as presidents, received \$100,000 a year, James A. Farrell will receive only \$50,000.

The finance committee of the corporation is empowered to fix salaries, and it was learned yesterday that Mr. Farrell's salary has been placed at just one-half of what his predecessors received. He was recently selected for the place by the finance committee, but will not assume his duties until after his election by the board of directors, on January 24.

## CONVERTS POOL PLAYERS

Minister Says 25 Repented at Raid of Billiard Room.

Leading fifty men and women members of his congregation, the Rev. Dr. G. H. Sims, pastor of the Union Baptist Church, of West 63d street, last night raided a billiard room in 62d street and succeeded in reclaiming twenty-five negro converts, so he said, last night.

Since Christmas Dr. Sims and his parishioners have been holding nightly revival meetings. Last night being the last evening of the work, they decided to invade the billiard room which Dr. Sims thought had been attracting more of the negro youth of his congregation than the revival meetings.

The church people entered the place singing hymns. In a few moments the tables were deserted and the room converted into a meeting house. After a few moments of prayer and preaching, the erstwhile pool players were transformed into inspired revivalists. Dr. Sims says, the converts joining fervently in the singing and prayers, many on their knees.

## REVOLUTION IN PARAGUAY

Jara Becomes President, Forcing Out Dr. Gondra.

Buenos Ayres, Jan. 17.—Advices received here from an official source say that Dr. Manuel Gondra and Juan B. Gaena, respectively the President and Vice-President of Paraguay, have been forced to resign by Colonel Jara, the Minister of War. Jara has assumed the Presidency and formed a new Cabinet, with Manuel Dominguez as Minister of Foreign Affairs.

Manuel Gondra was elected President of Paraguay last September. He formerly was Minister to Brazil and afterward Minister of Foreign Affairs. Juan B. Gaena, the Vice-President, was President of Paraguay in 1904. The new administration was inaugurated on November 28.

## WIFE BEATER MUST PAY \$500

Kansas Judge Bases Fine Upon Size of Woman.

Kansas City, Jan. 17.—Upon the size of the wife a man beats depends the size of the fine he must pay in Judge Carlisle's court in Kansas City, Kan. Yesterday Luther Chamber was fined \$5 for beating his wife. He said he could prove by her that it was his first offence. A sweet-faced little woman walked out of the crowd to take the witness stand.

"Is that small woman your wife?" asked the court before she had testified.

"Yes," responded Chambers.

"Your fine is raised to \$500," said the judge.

## WIFE BEATER MUST PAY \$500

Kansas Judge Bases Fine Upon Size of Woman.

## MAYOR ASKS HYDE ABOUT ROBIN FUNDS

Wants Full Explanation of How Deposits Were Made in the Northern Bank.

## LETTERS ARE EXCHANGED

Gaynor Condolences with the City Chamberlain Over Newspaper Attacks—Hyde Tells of Offers to Resign.

City Chamberlain Charles H. Hyde beat the office boys to the Chamberlain's office yesterday morning, appearing at his desk at the almost unprecedented hour of 8:50 a. m. Most of the employees in the office came in after their chief's arrival.

The second day's work since the Chamberlain returned from his houseboat trip in the South kept him busy until 6 p. m. He had little to say to any one who did not call strictly on business matters and did not find time during the day to call again at the City Hall after his unsuccessful attempt to see the Mayor on Monday. Mayor Gaynor was at his office yesterday. The City Chamberlain, however, wrote a letter to Mayor Gaynor on Monday after he learned that the Mayor would not be at the City Hall until to-day. The Mayor gave out the letter and his reply to it as he was leaving his office yesterday afternoon.

The Mayor's letter is a conciliatory message to the City Chamberlain in response to Mr. Hyde's writing that he had been hurt by the way some of the newspapers had treated him. The Mayor also asks the City Chamberlain for a full statement of how deposits of the city's money happened to be made, and who made them, in the Northern Bank of New York, which closed its doors while Mr. Hyde was away on account of the fanciful financing of Joseph G. Robin, the indicted president of that institution.

## Tells of Offers to Resign.

Mr. Hyde in his letter to the Mayor recalls that he had offered to resign his office before going away for his health, if the Mayor deemed such action advisable, but that the latter readily granted him a leave of absence. At another time, last summer, on account of ill health, which made necessary a protracted vacation, Mr. Hyde said that he approached the Mayor with a willingness to resign, but the Mayor would not consider the suggestion.

Here is Mr. Hyde's letter to the Mayor:

My Dear Mr. Gaynor: Having suffered for some time from a painful ailment, I was advised to go away and rest for a protracted period. When I spoke to you of the matter and offered to resign my office if deemed advisable, you readily granted me a leave of absence. Again, in November, I had a severe recurrence of the trouble, and the physicians having again urged me to go away, I renewed my offer to resign, but you thought it unnecessary and granted permission for me to take the necessary time to it, if possible, ward off further attacks by a complete rest.

Notwithstanding that, I learn that after I had been away for a short time certain newspapers started the false statement that I went away to avoid being subpoenaed by a legislative committee. As you know, there was no ground for that statement. I was here in the city and daily at my office for three months that the committee was in session and was never summoned or requested to go before the committee. There was no reason why I should go before the committee. The chairman of the committee informed me that I was not to be subpoenaed, and the chief counsel to the committee publicly announced that I was not to be summoned. Nevertheless, these certain newspapers took advantage of my absence to make the false statement which I have mentioned, and it seems to have been copied by some respectable newspapers.

## Calls Bribery Evidence Hearsay.

A certain person, whom those who know him best would not believe under oath, had gone before the committee and testified that another person told him that some one else, who is not named, told him that certain gentlemen, of whom I was one, had sat down to dinner at Delmonico's and raised \$50,000 to oppose race-track legislation at Albany. I certainly never had the

## LIFE EXILE HIS SENTENCE

Accused Georgia Man Takes the First Train.

Albany, Ga., Jan. 17.—Dr. A. T. Ford, of Sylvester, a prominent Worth County man, charged with openly threatening the lives of two policemen and with carrying a pistol, was released from custody to-day when he accepted the sentence of exile for life. He took the first train.

## EXPLOSION KILLS EIGHT ON DELAWARE

Cause of Disaster in New Battleship's Boiler Room Not Yet Explained.

## ANOTHER MAN MAY DIE

Captain Gove Reports That Back-headers Blew Out—Bodies Dragged from Steam-filled Room.

## RECENT NAVAL ACCIDENTS.

Ship.	Date.	No. killed.
Jena (Fr.),	March 11, 1907.	100.
Epee (Fr.),	March 17, 1907.	3.
Minnesota (U. S.),	June 11, 1907.	12.
Georgia (U. S.),	July 15, 1907.	8.
Wilmington (U. S.),	July 2, 1907.	1.
Blucher (Ger.),	November 6, 1907.	1.
S 12 (Ger.),	March, 1908.	1.
Missouri (U. S.),	March 30, 1908.	0.
Gladstone (Eng.),	April 21, 1908.	4.
Britannia (Eng.),	April 29, 1908.	2.
Gala (Eng.),	April 29, 1908.	1.
Natsushima (Jap.),	April 29, 1908.	200.
Kearsarge (U. S.),	July, 1908.	0.
Couronne (Fr.),	August 12, 1908.	6.
Kelch (Dan.),	August 28, 1908.	0.
Lafayette-Riville (Fr.),	Sept. 27, 1908.	15.
Nelson (U. S.),	August 11, 1909.	4.
North Dakota (U. S.),	Nov. 5, 1909.	0.
Hopkins (U. S.),	February 11, 1910.	1.
Bedford (Eng.),	August 21, 1910.	13.
North Dakota (U. S.),	Sept. 8, 1910.	3.
New Hampshire (U. S.),	October 3, 1910.	29.

Washington, Jan. 17.—Eight men met instant death and one man was so horribly burned that he probably will die as the result of a boiler explosion on board the battleship Delaware at 9:20 o'clock this morning, the cause of which is yet unexplained, according to a wireless message received at the Navy Department to-night from Captain Gove, her commander.

The Delaware was on her way to Hampton Roads from Guantanamo, Cuba, and had been designated to transport the body of Señor Cruz, late Chilean Minister to the United States, back to Chili. Instead of the South Carolina, whose propeller met with a mishap.

The nine victims were on duty in the boiler room when the accident occurred. A terrific shock sent the crew scurrying below, and nine bodies were dragged from the cloud of hot steam that hissed through the hold. Captain Gove sent the Navy Department the names of seven of the men who were killed, but the eighth victim was designated as "unknown" in the message.

A board of officers was appointed by Captain Gove to investigate the cause of the accident.

The captain's message to the Navy Department to-night follows:

"At 9:20 a. m., January 17, three back-headers, Nos. 8, 9 and 10, of boiler 'O' in fire room 4, blew out explosively, killing eight and injuring one, who will probably die, three being all the men on duty in the fire room. Board of officers appointed immediately to investigate and report. Not yet reported. Extent of damage is ten back-headers injured in boiler 'O'. Cause not yet placed."

The dead men are Charles Henry Harp, William Morris White, Columbus Porter Watts and Herbert Anderson Brewer, all firemen; Lewis Addison White and Clarence De Witt, coal passers; Christian Jensen, water tender, and one man so far unidentified.

Eugene Phillips, a fireman, was probably fatally injured.

The Delaware was expected to reach Hampton Roads to-night, but she was delayed by fog, and probably will not report there until to-morrow. She was spoken indirectly by wireless, and reported "hung up in the fog."

Charles Henry Harp was a resident of Violet, Ky., and had been in the naval service about three years. His next of kin was his father, Charles Harp.

William Morris White, who had been in the service one year, was from Vicksburg, Miss., where his father, S. P. White, lives. Columbus Porter Watts was a resident of Fairmont, Ga., where his father, Pleasant M. Watts, lives. He had been in the service about three years.

Herbert Anderson Brewer was a native of Hermitage, Tenn., and had been in the service one year. His next of kin is India Brewer, an aunt, of Hermitage.

Lewis Addison White was from Beaver Dam, Wis., where his uncle, Charles White, now lives. He had been in the service one year.

Clarence DeWitt was a resident of New Florence, Penn., where his mother, Mrs. Kate DeWitt, lives. He had been in the service less than five months.

Christian Jensen was from Brooklyn, where his father, Andreas Jensen, lives. He had been in the naval service about two years and a half.

Eugene Phillips, the fireman, who was badly injured, was from Washington, where his mother, Mary J. Phillips, lives. He had been in the service eight years and ten months.

## PUZZLING TO ENGINEERS

Speculation as to Cause of Accident on Battleship.

(From The Tribune Bureau.)

Washington, Jan. 17.—The fearful accident on the battleship Delaware was the occasion of much speculation in the Bureau of Steam Engineering of the Navy Department to-day. The lack of detailed information from the ship permitted the widest latitude of conjecture. It was assumed that the explosion and the death of the eight men in the fire room of the ship were caused by the bursting of a steam pipe, one of the things most to be dreaded on board a ship of war. It will probably take an official investigation to determine the cause, or at least to place the responsibility. The naval engineers entertain the belief that possibly the bursting of the steam pipe might have been due to a "water ram" such as occurred on the Concord some years ago, when four men were killed. Another suggestion was that there might have been defective material in the pipe, but this is regarded as less probable, owing to the fact that the material is carefully inspected before installation. Every means is taken to prevent accidents of this kind in the fire rooms of ships of war, for the reason

## Aiken—Augusta—Florida.

Southern's Southeastern Limited. Lv. N. Y. Daily 12:35 P. M. Dining, Drawing and stateroom sleeping cars. Write for booklet "Winter Homes in the South." Southern Ry., 265 Fifth Ave., cor. 19th St.—Adv.